

FIGURE 1

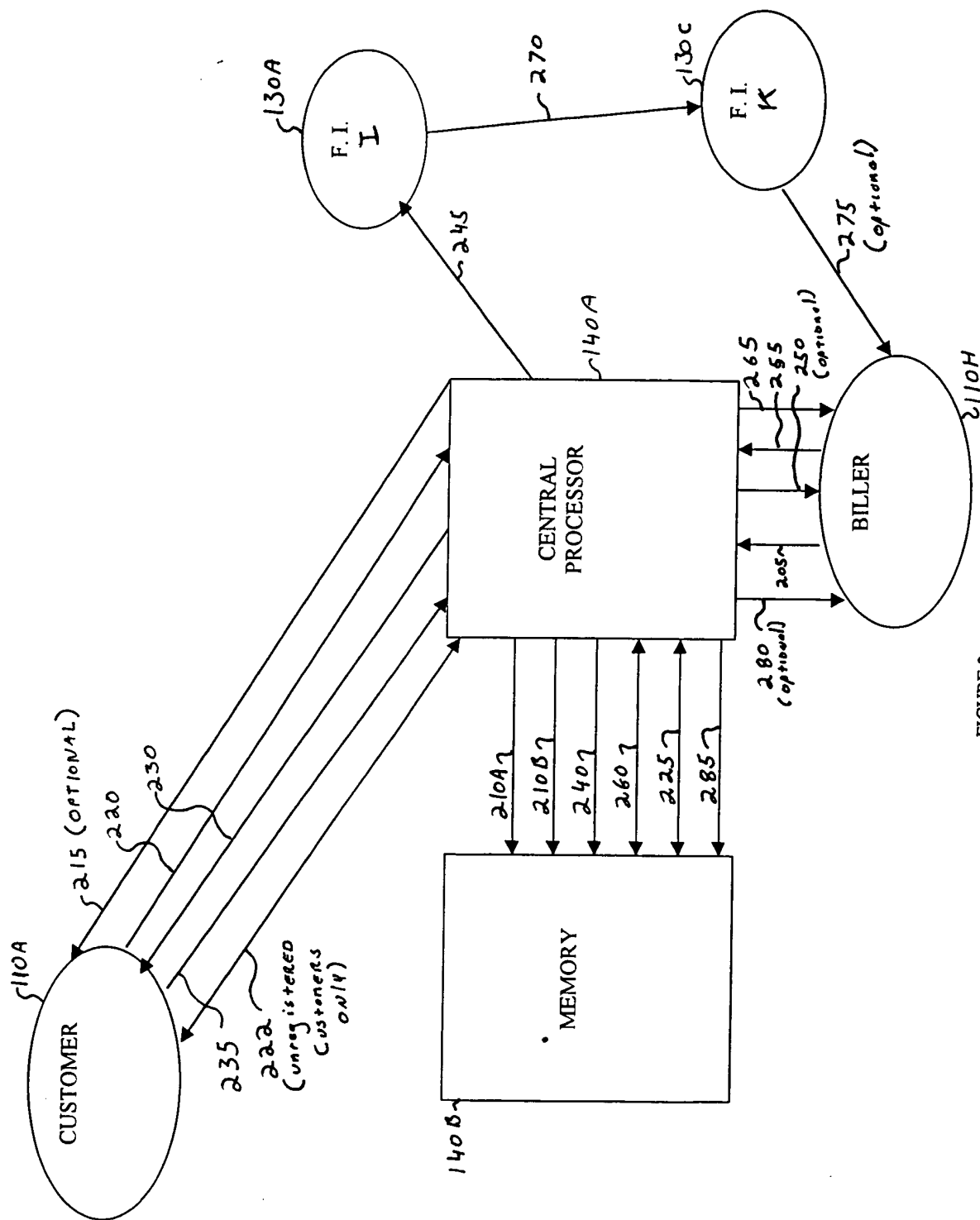


FIGURE 2

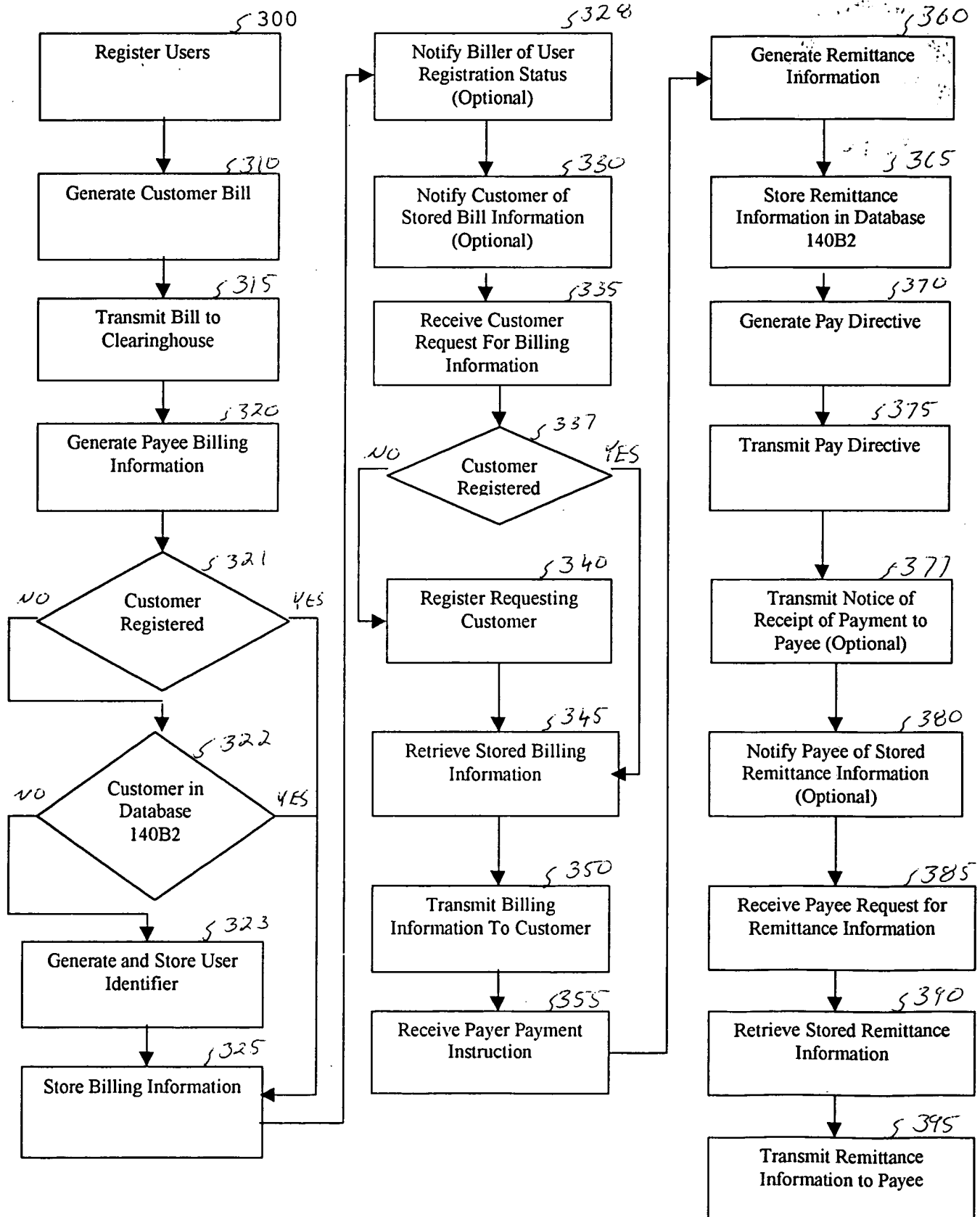


FIGURE 3

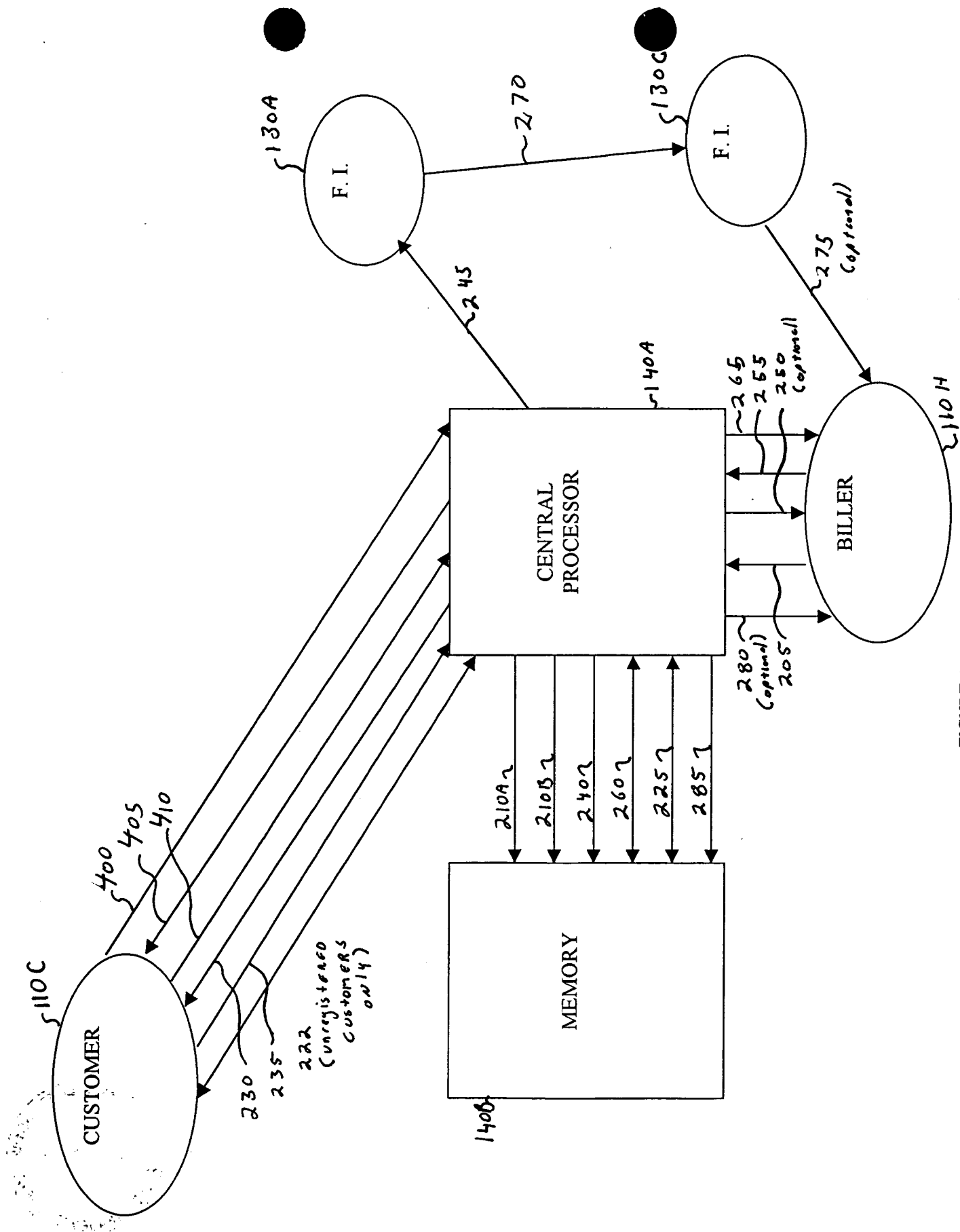


FIGURE 4

FIG. 5

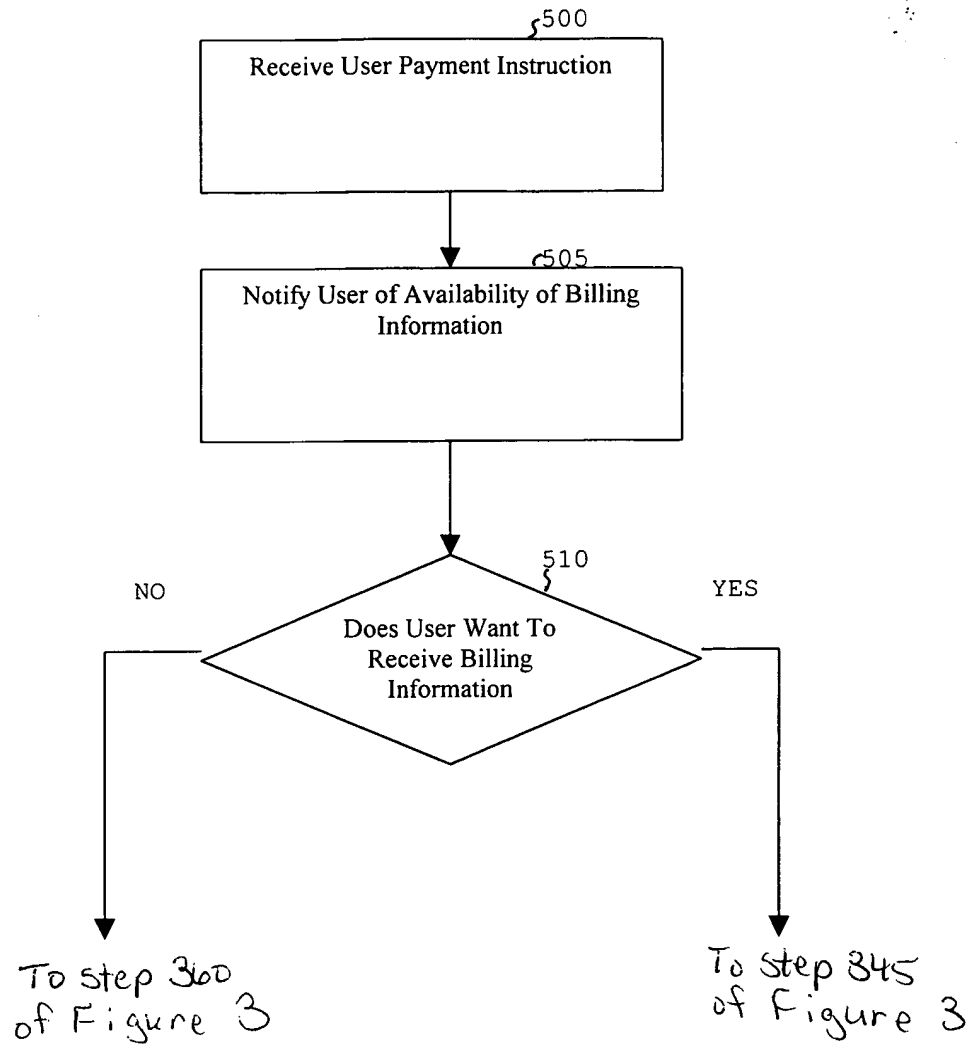


FIGURE 5

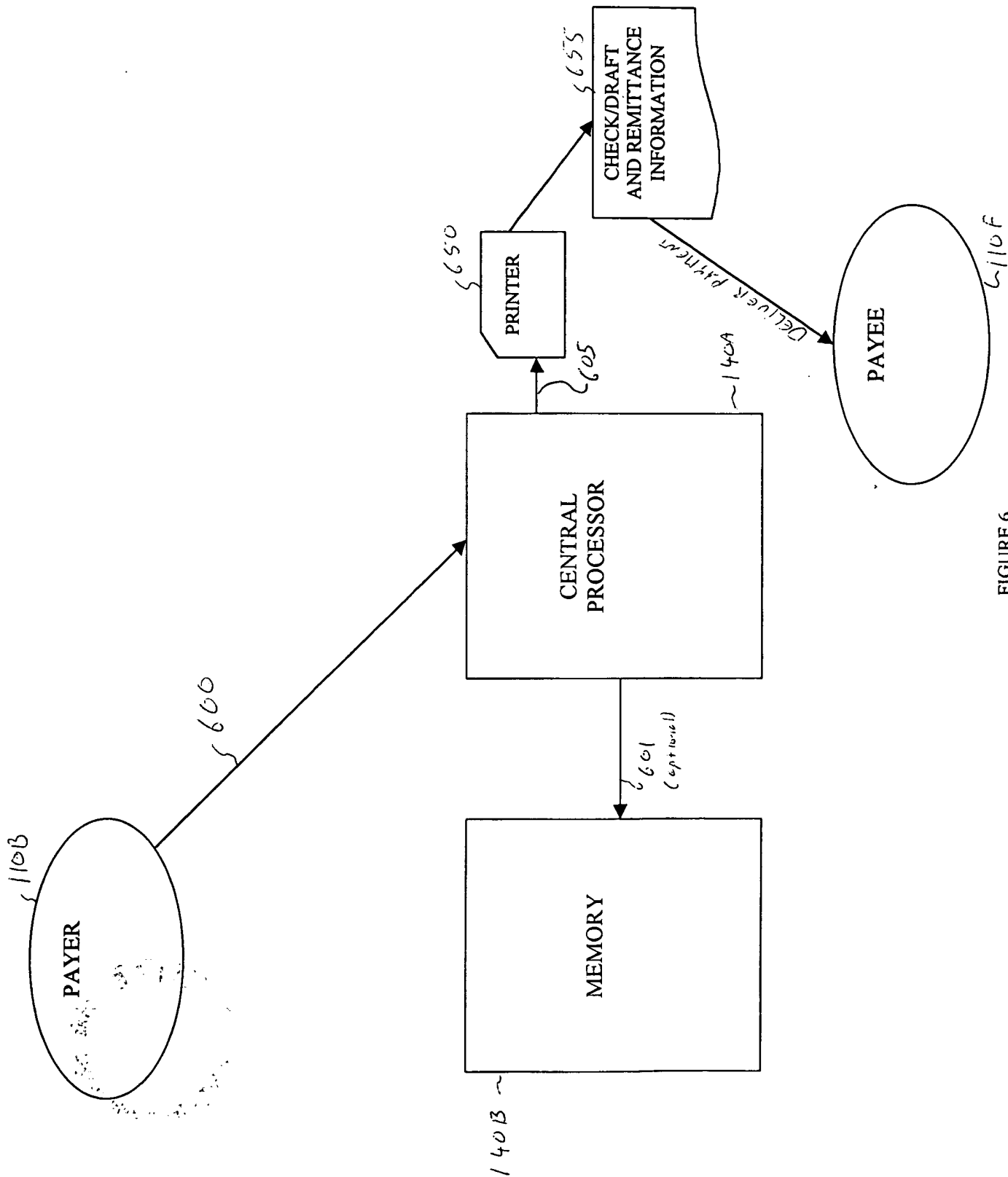
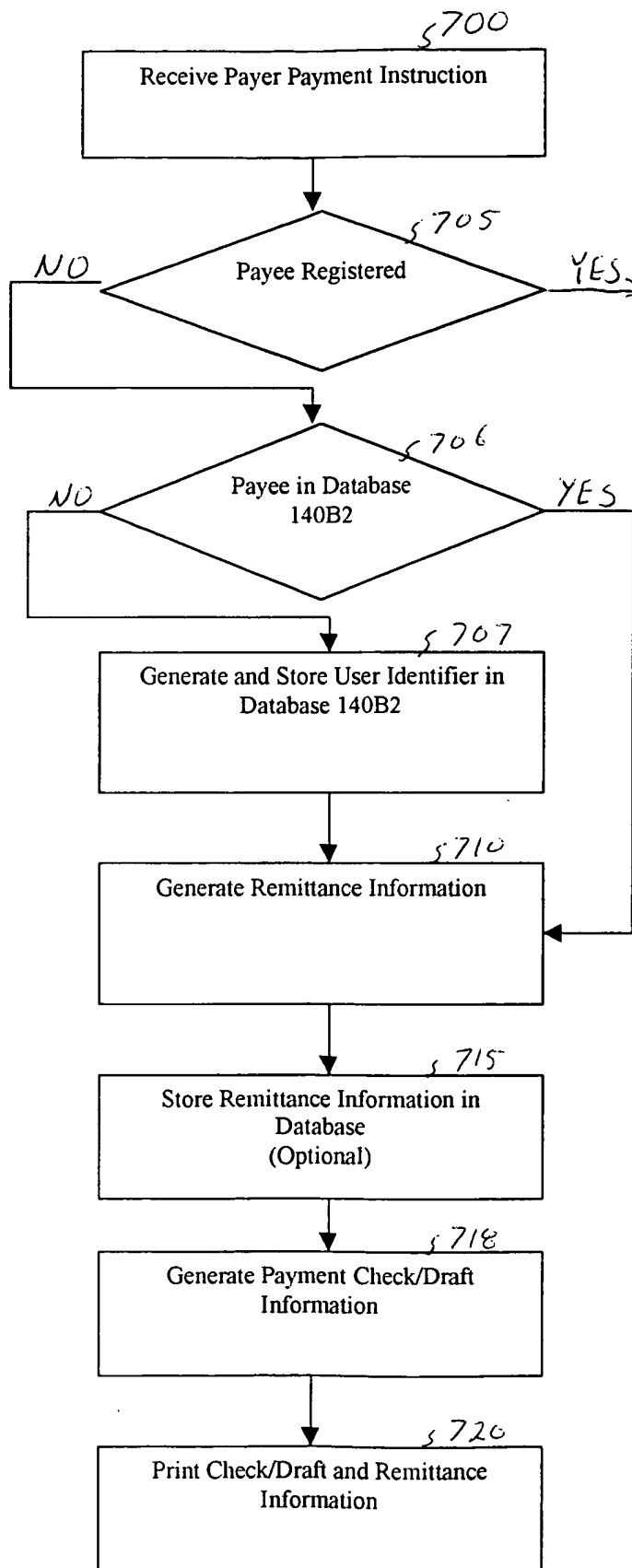


FIGURE 6



To Step 360  
of Figure 3

FIGURE 7

Payee/Payer Identifies	Reg	FI Identifier	Billing Information	Remittance Information
A	Y	I PA DA	YES	YES
B	Y	J PA	NO	NO
C	Y	K PA DA	YES	NO
D	N	UNKNOWN	YES	NO
E	Y	L DA PA	NO	YES
F	N	UNKNOWN	NO	YES
G	N	UNKNOWN	YES	YES
H	Y	K PA DA	YES	YES
I	Y	I PA DA	YES	YES
J	Y	J PA DA	YES	YES
K	Y	K PA DA	YES	YES
L	Y	L PA DA	YES	YES
n				

805 810 815 820 825



Registered User/Biller Identifiers	Billing Information
User A	Yes
User E	Yes
User H	Yes
User I	Yes
User J	Yes
User K	Yes
User L	Yes
↓	↓
n	n

FIGURE 9

From Step 325 of Figure 3

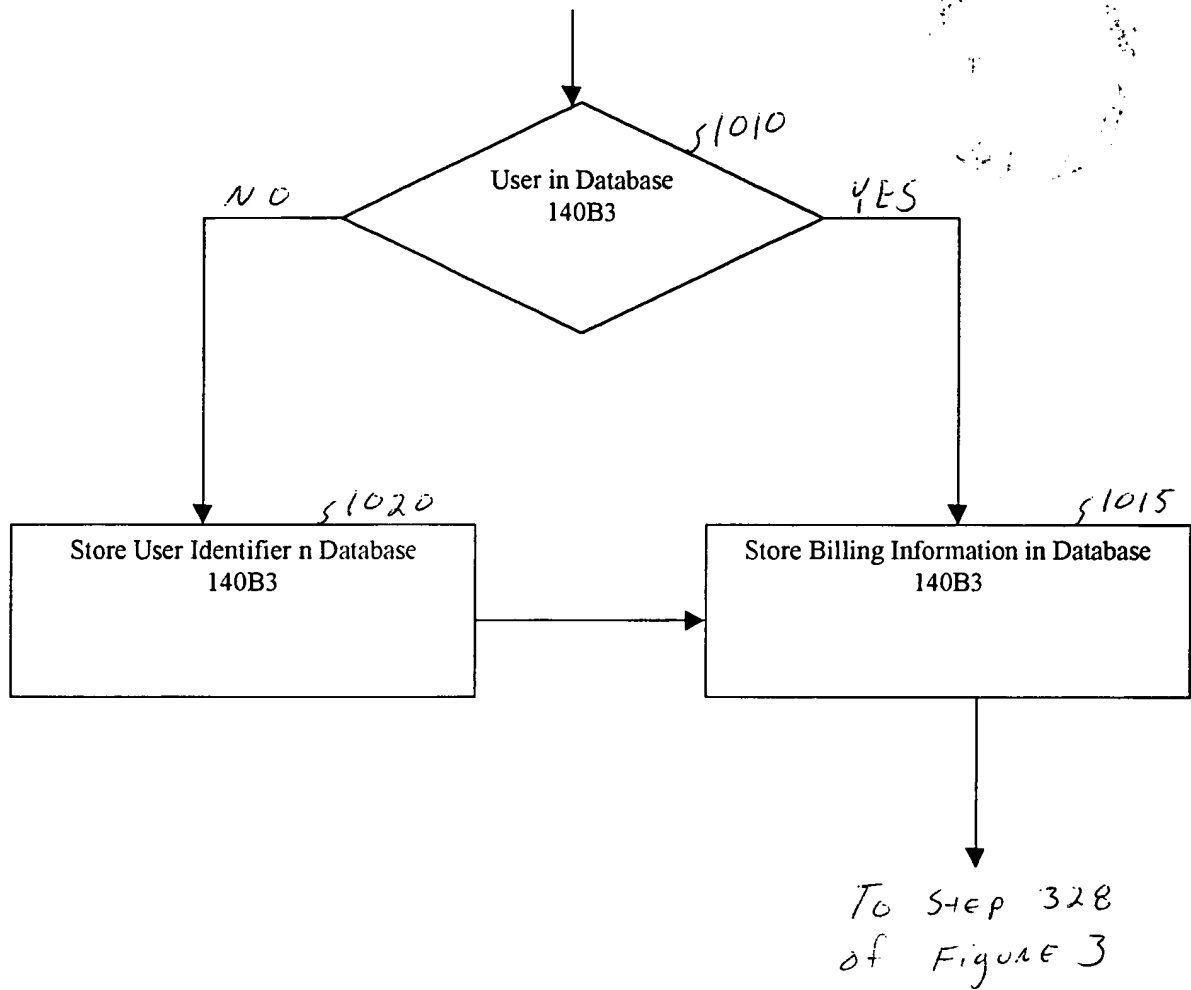


FIGURE 10

Registered User/Customer Identifiers	Billing Information
User A	Yes
User C	Yes
User G	Yes
User H	Yes
User I	Yes
User K	Yes
User L	Yes
↓	↓
n	n

FIGURE 11

From "YES" of Step 321 of Figure 3

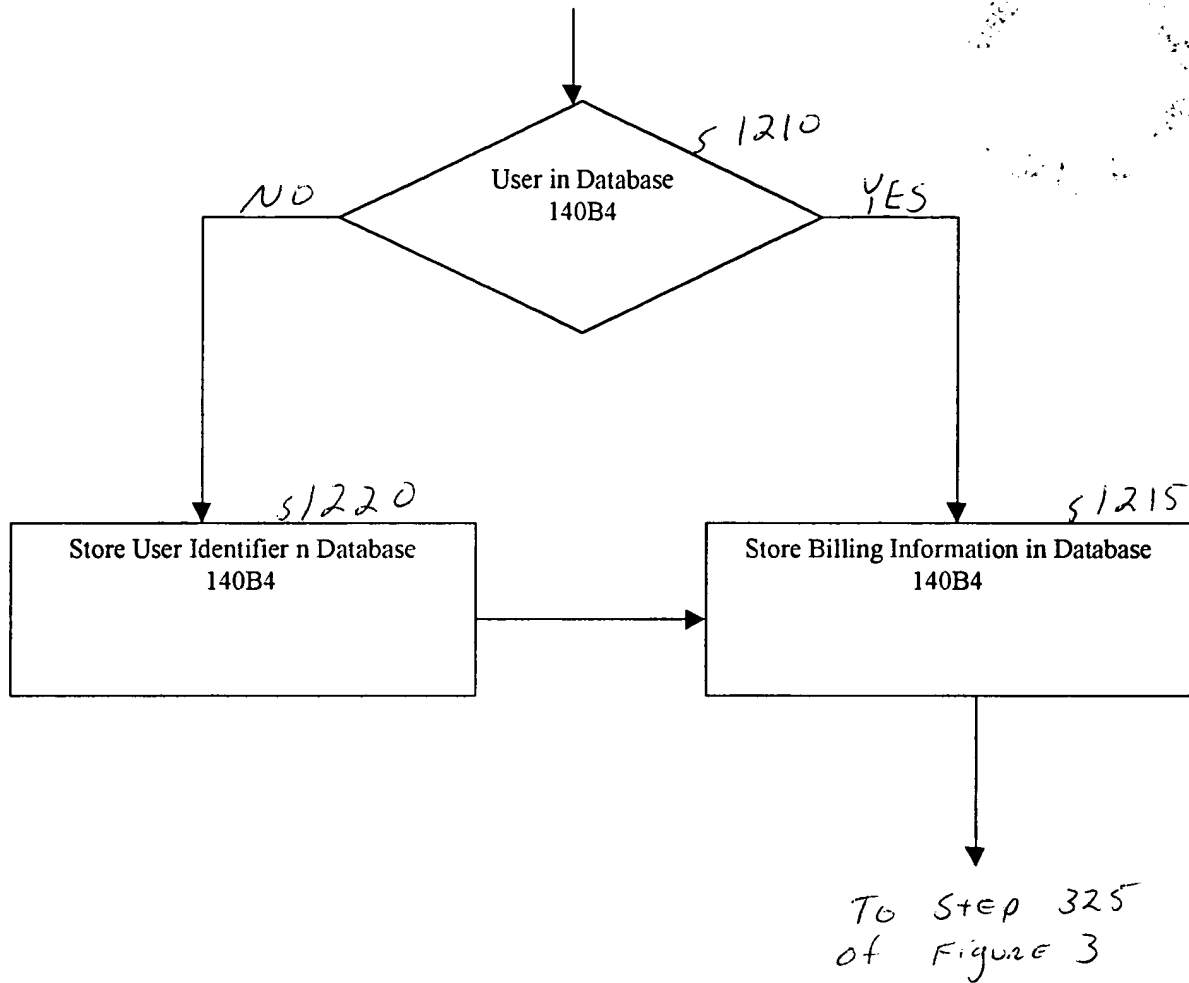


FIGURE 12

1305

1310

Unregistered User/Customer Identifiers	Billing Information
User D	Yes
User G	Yes
↓	↓
n	n

Figure 13

From "No" of Step 321 of Figure 3

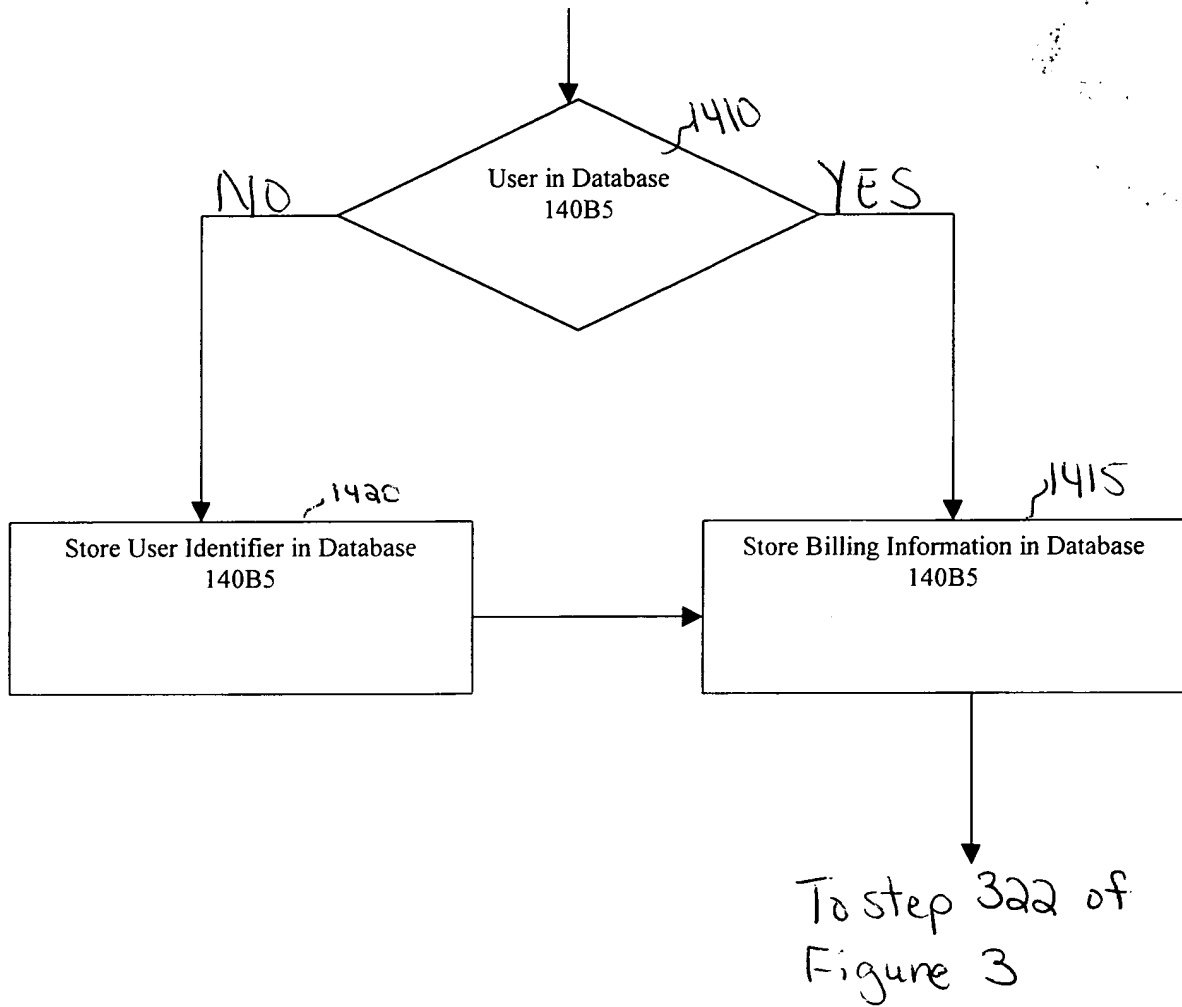


FIGURE 14

Age Group	Percentage
18-24	15%
25-34	25%
35-44	20%
45-54	18%
55-64	12%
65-74	8%
75-84	5%
85+	7%

15075

Figure 15

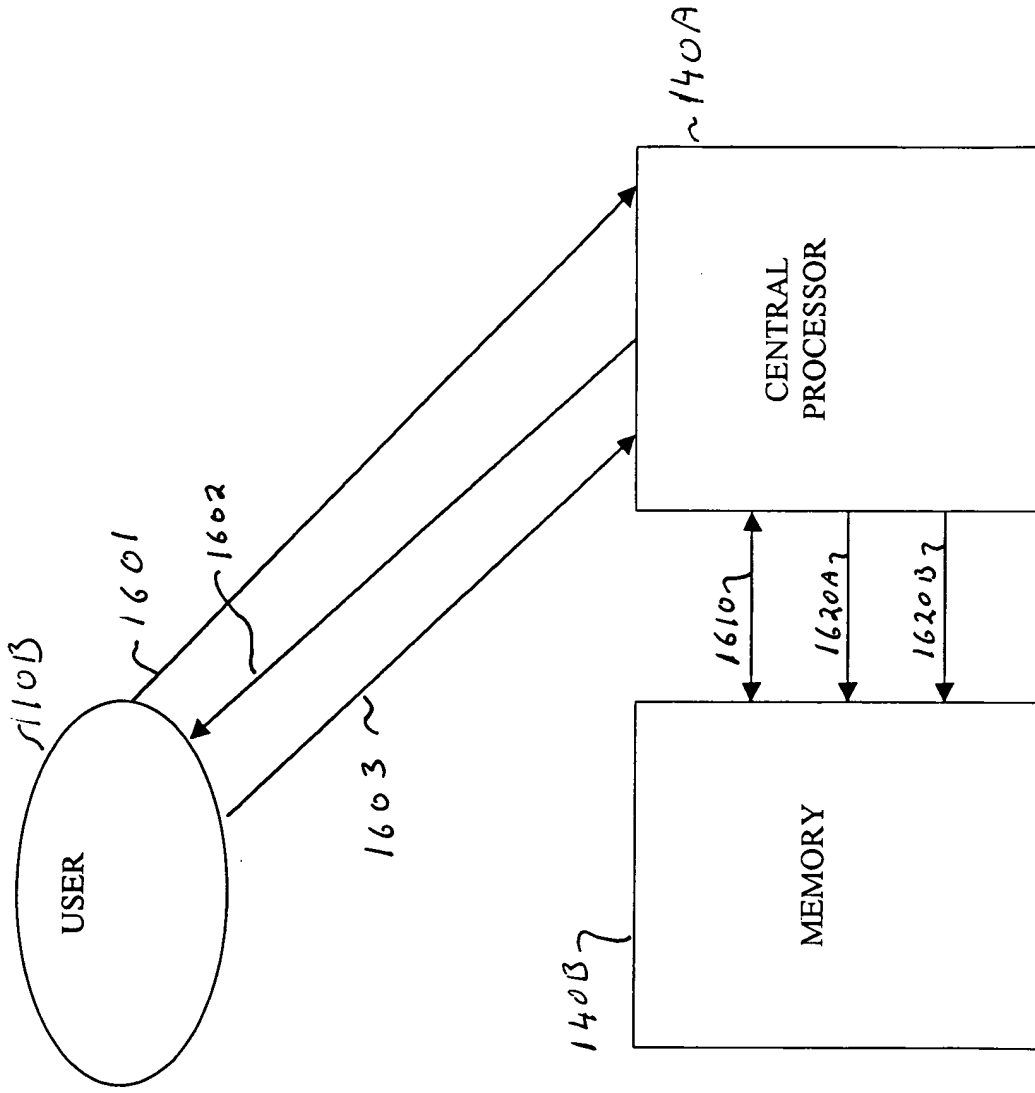


FIGURE 16



700000-1594500

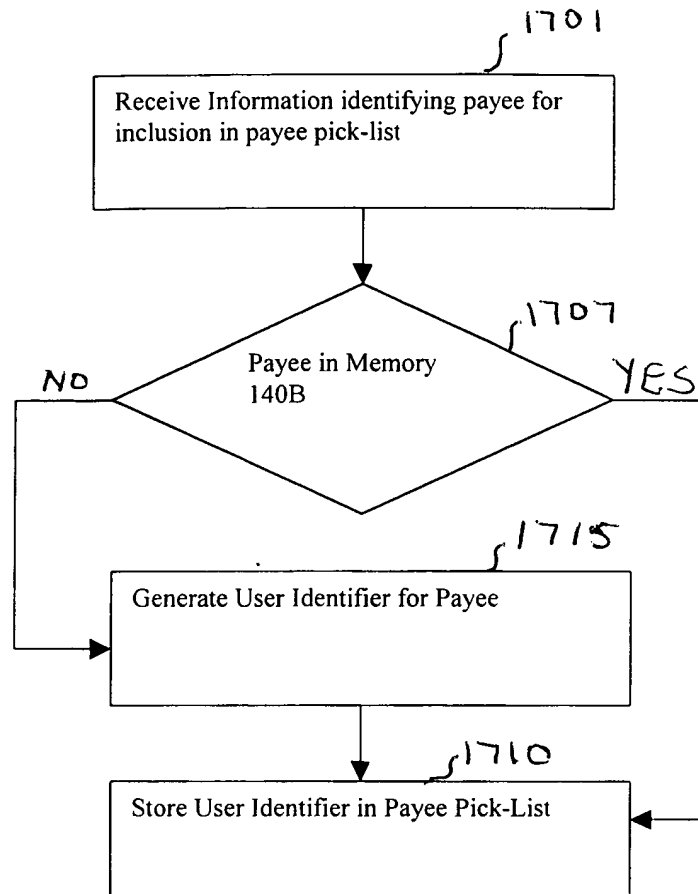


FIGURE 17

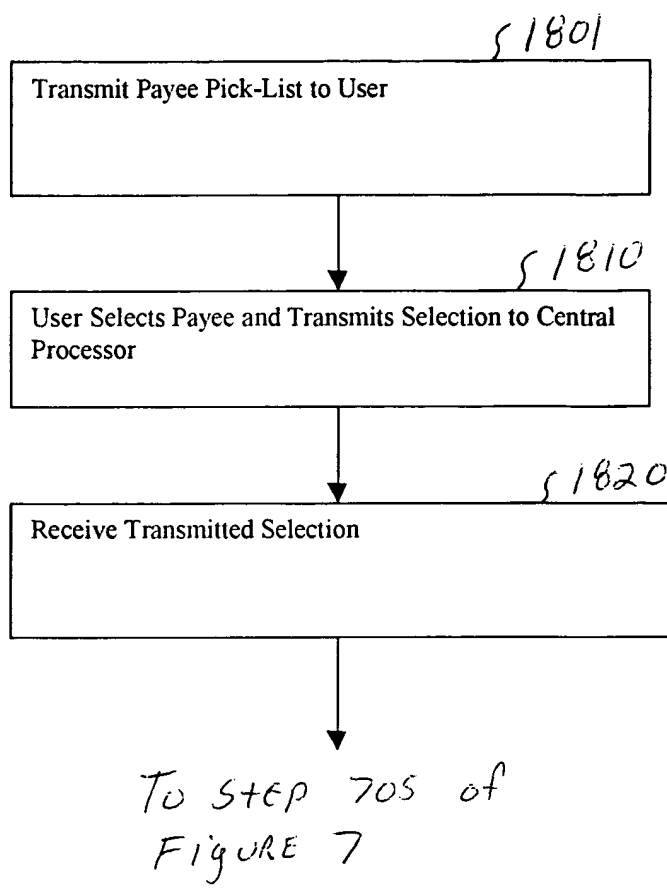


FIGURE 18

# PAYEE PICK-LIST FOR USER B

1915A  
PAYEE 1 MAKE PAYMENT  
1915B  
PAYEE 2 MAKE PAYMENT  
1915C  
PAYEE 3 MAKE PAYMENT  
1915D  
PAYEE 4 MAKE PAYMENT

1905A

BILL WAITING

1910A  
SIGN-UP

1905B

BILL WAITING

1910B  
SIGN-UP

ADD PAYEE

DELETE PAYEE

UPDATE PAYEE

1900

Figure 19

130250 15345250

MAKE PAYMENT

2001  
PAYEE 2

1311 1<sup>st</sup> STREET ✓ 2010  
CENTRAL CITY CA

PLEASE ENTER PAYMENT AMOUNT

← 2015

SUBMIT

Figure 20

SIGN-UP

ELECTRONIC BILLING  
OPTIONS

- 2104 } ELECTRONIC BILL PLUS PAPER BILL  
2105 } ELECTRONIC BILL ONLY  
2108A } ELECTRONIC BILL PLUS PAPER BILL - ONE CYCLE  
2108B } ELECTRONIC BILL PLUS PAPER BILL - THREE MONTHS  
2115 } E-MAIL NOTIFICATION  
2110 } ELECTRONIC BILL TRIAL

2100

FIGURE 21

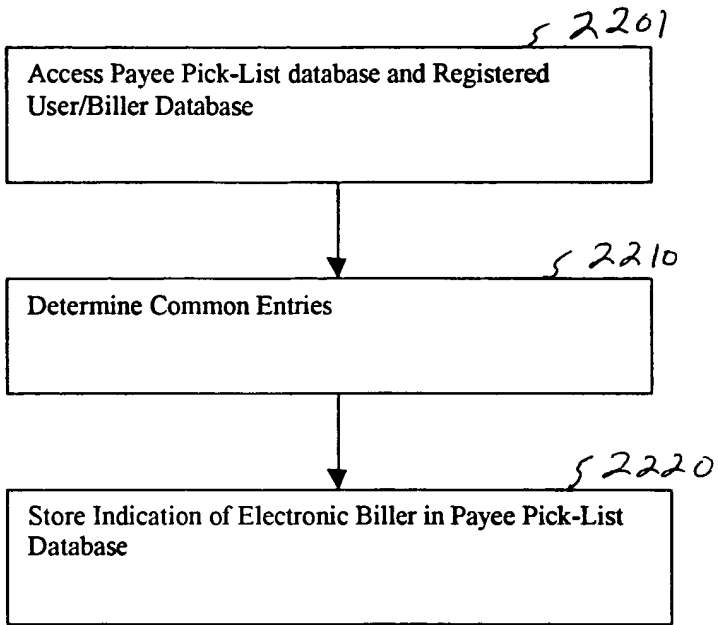


FIGURE 22

SECRET

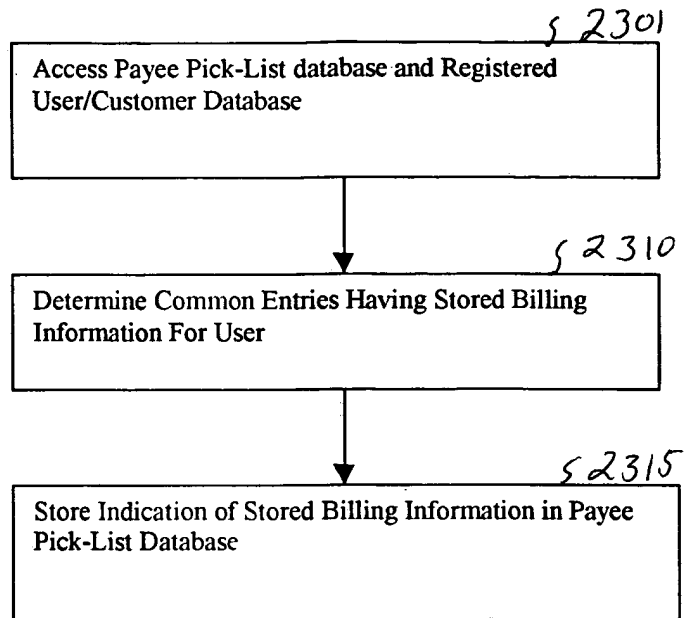


FIGURE 23

TOP SECRET

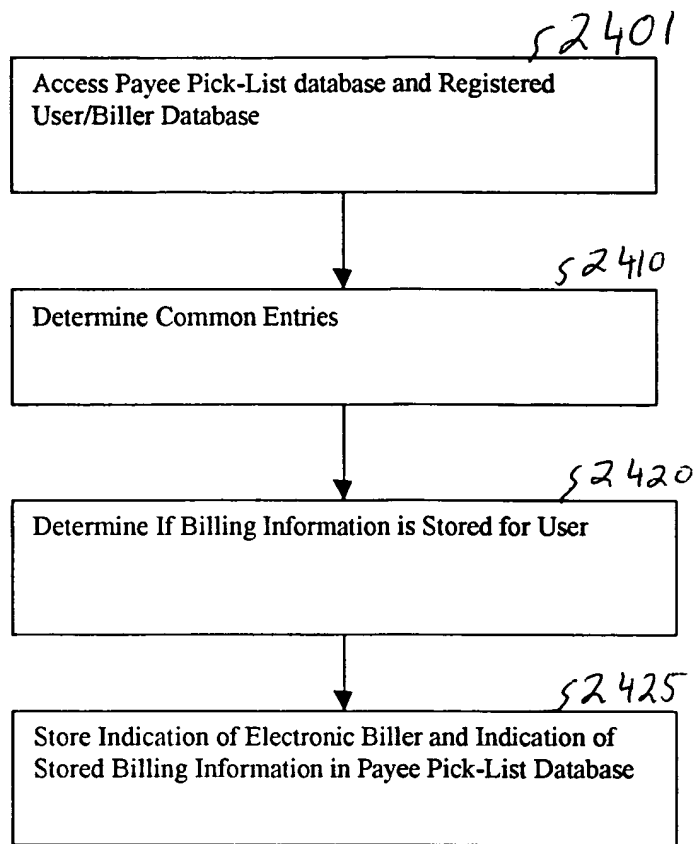


FIGURE 24



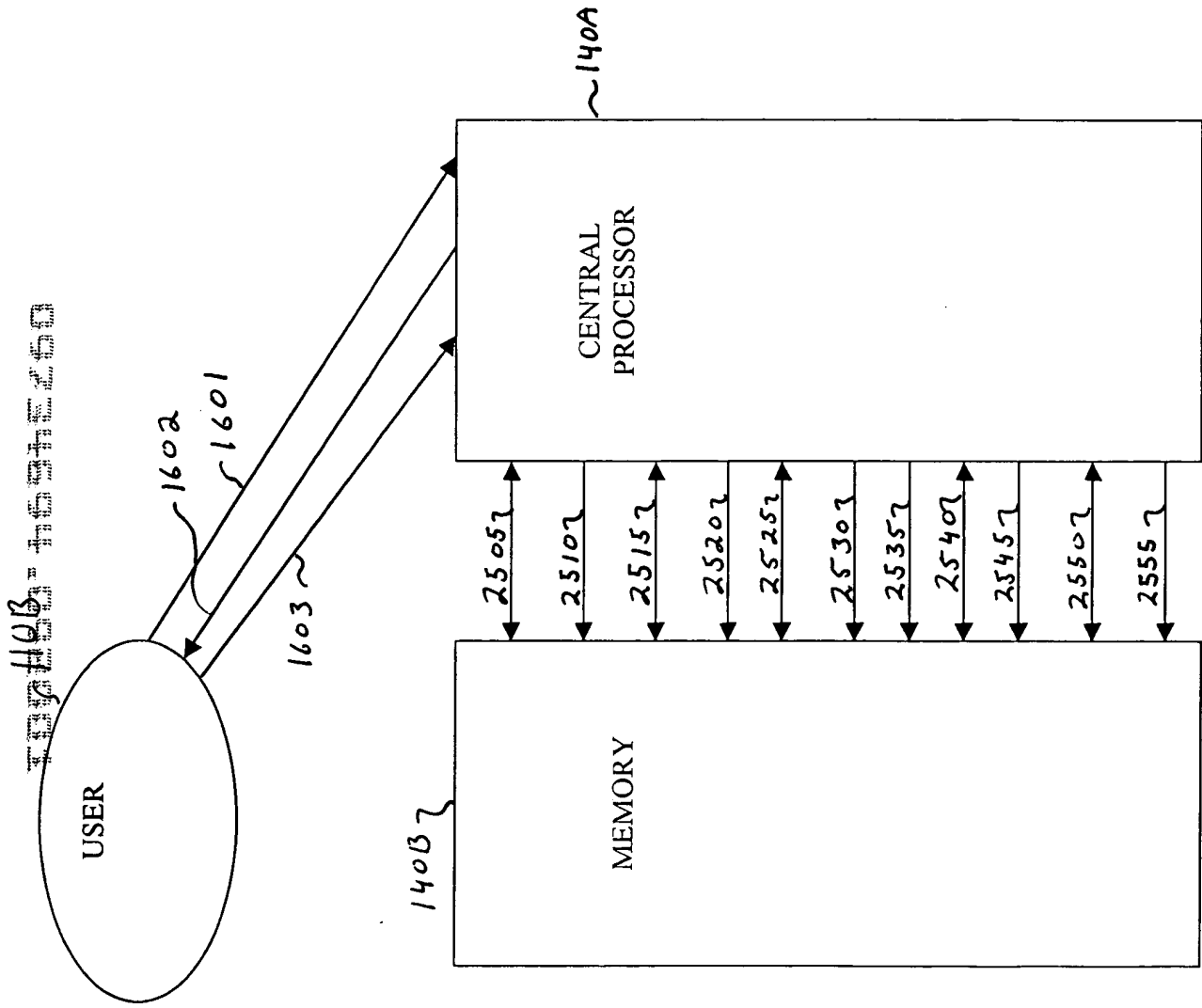


FIGURE 25

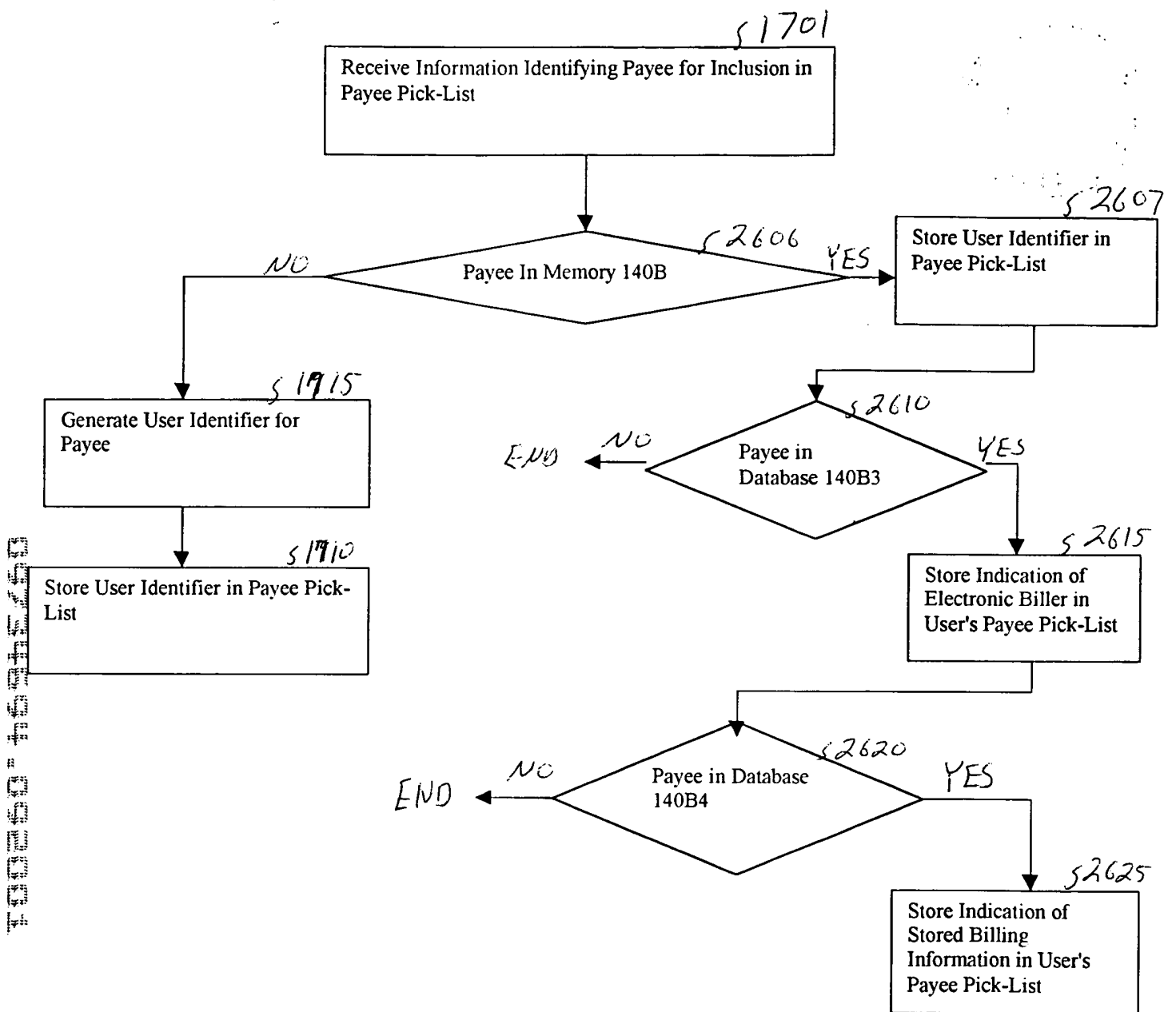


FIGURE 26

1. *Journal of the American Medical Association*, 1997; 277: 1039-1043.

2.710.

1875

From Step 1701 of Figure 17

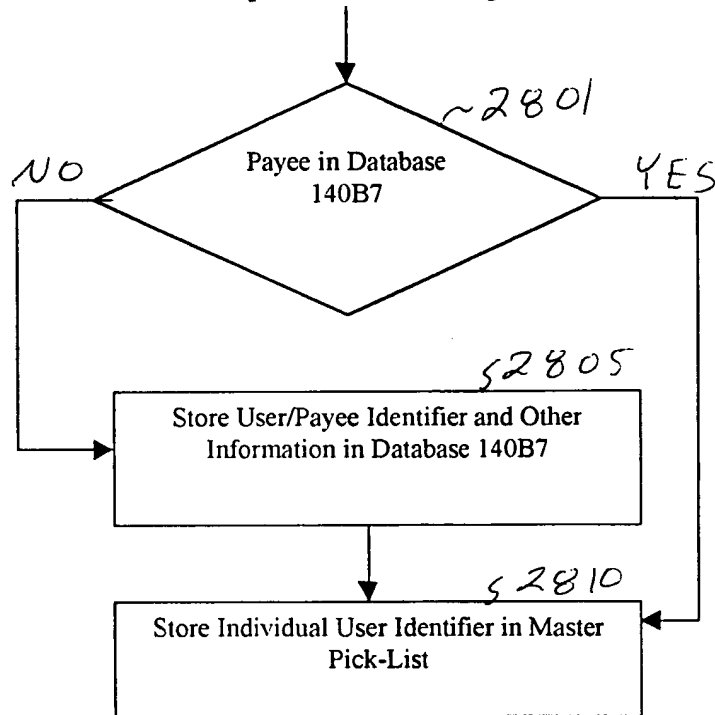


FIGURE 28

From Step 1015 of Figure 10

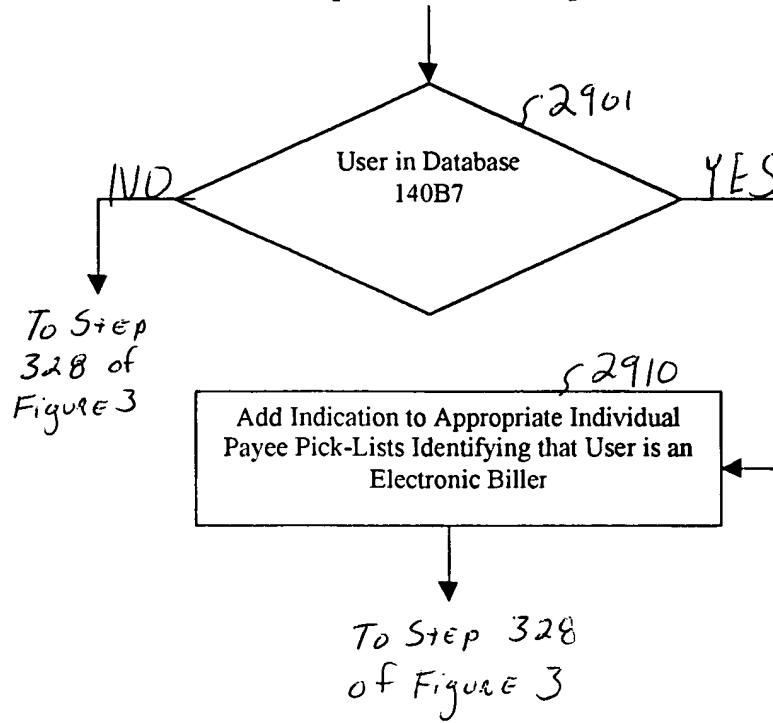


FIGURE 29

6234694-09004

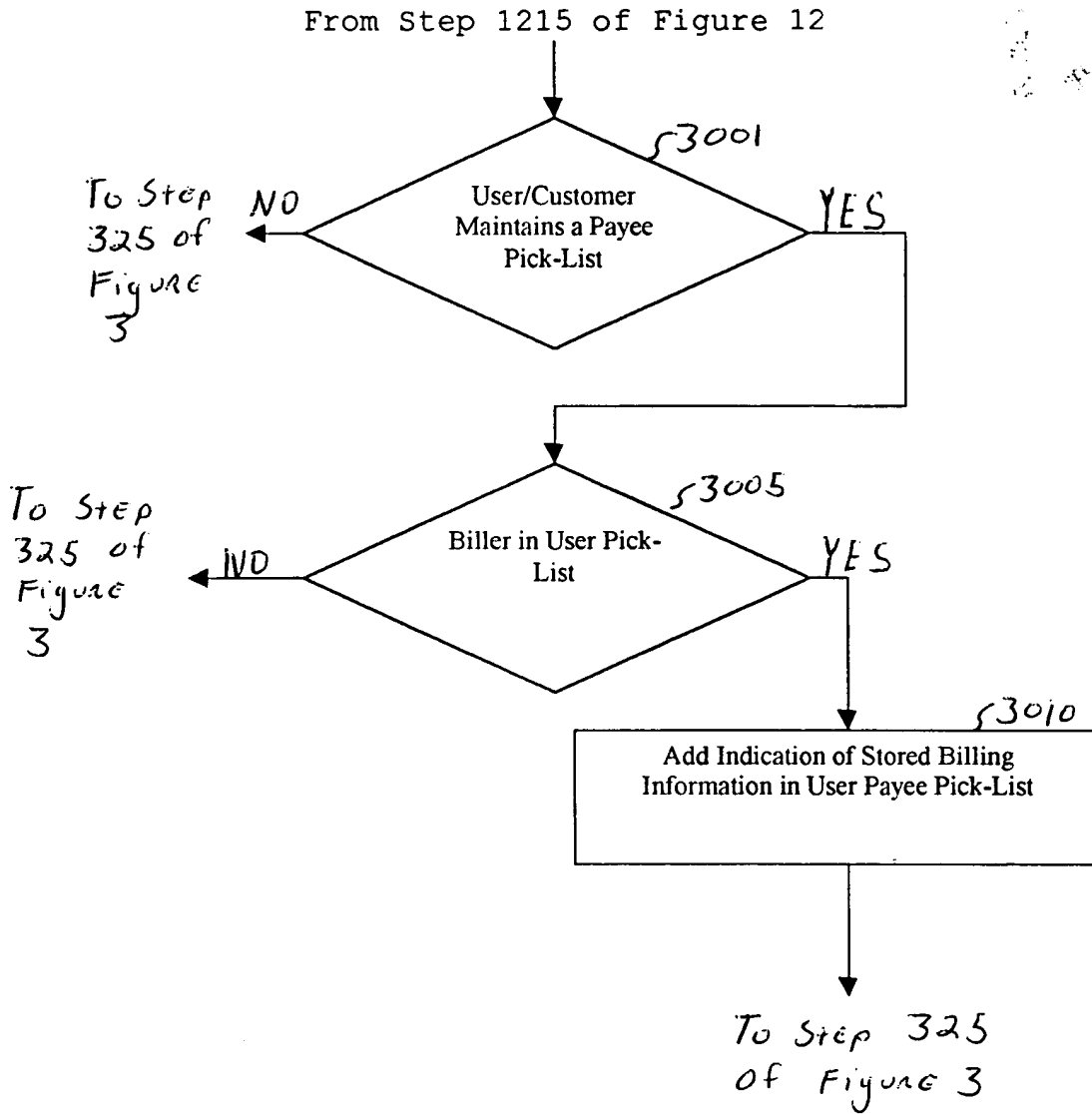


FIGURE 30

From Step 1215 of Figure 12

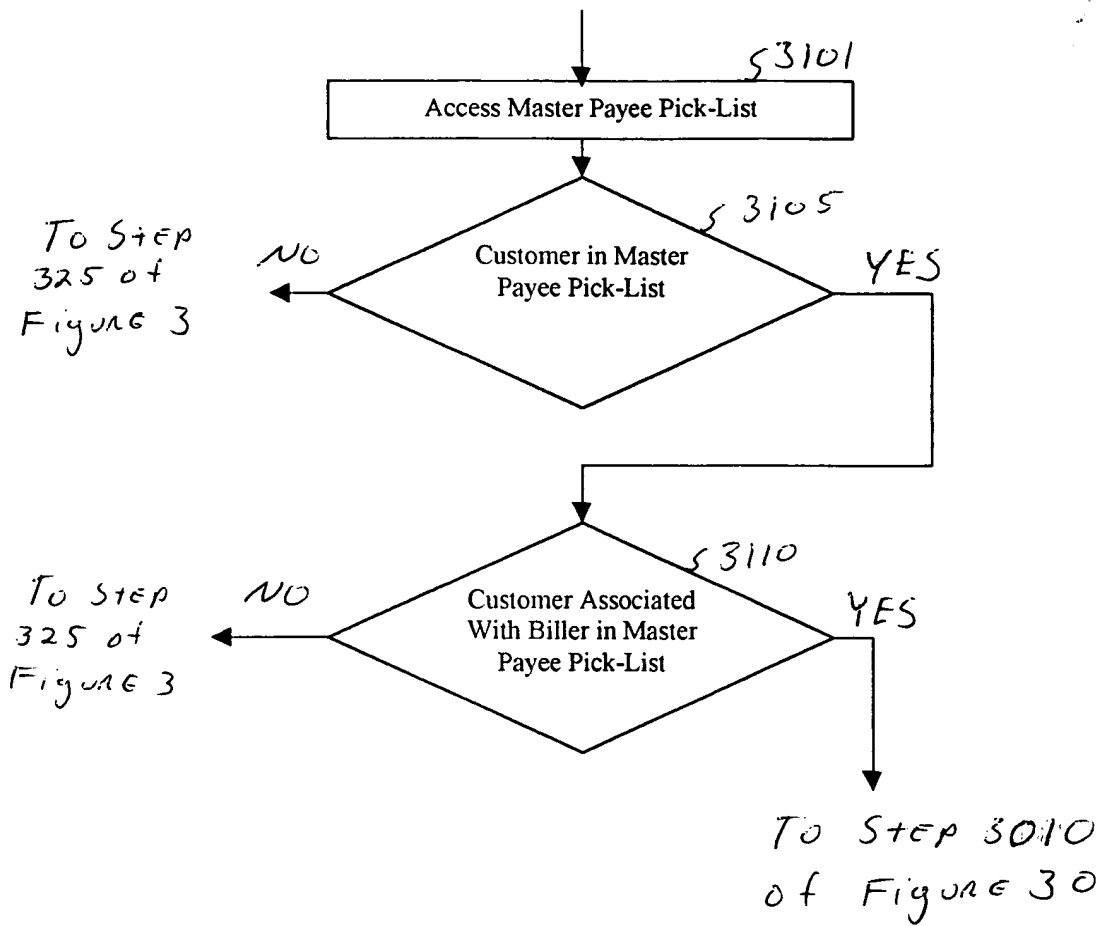


FIGURE 31

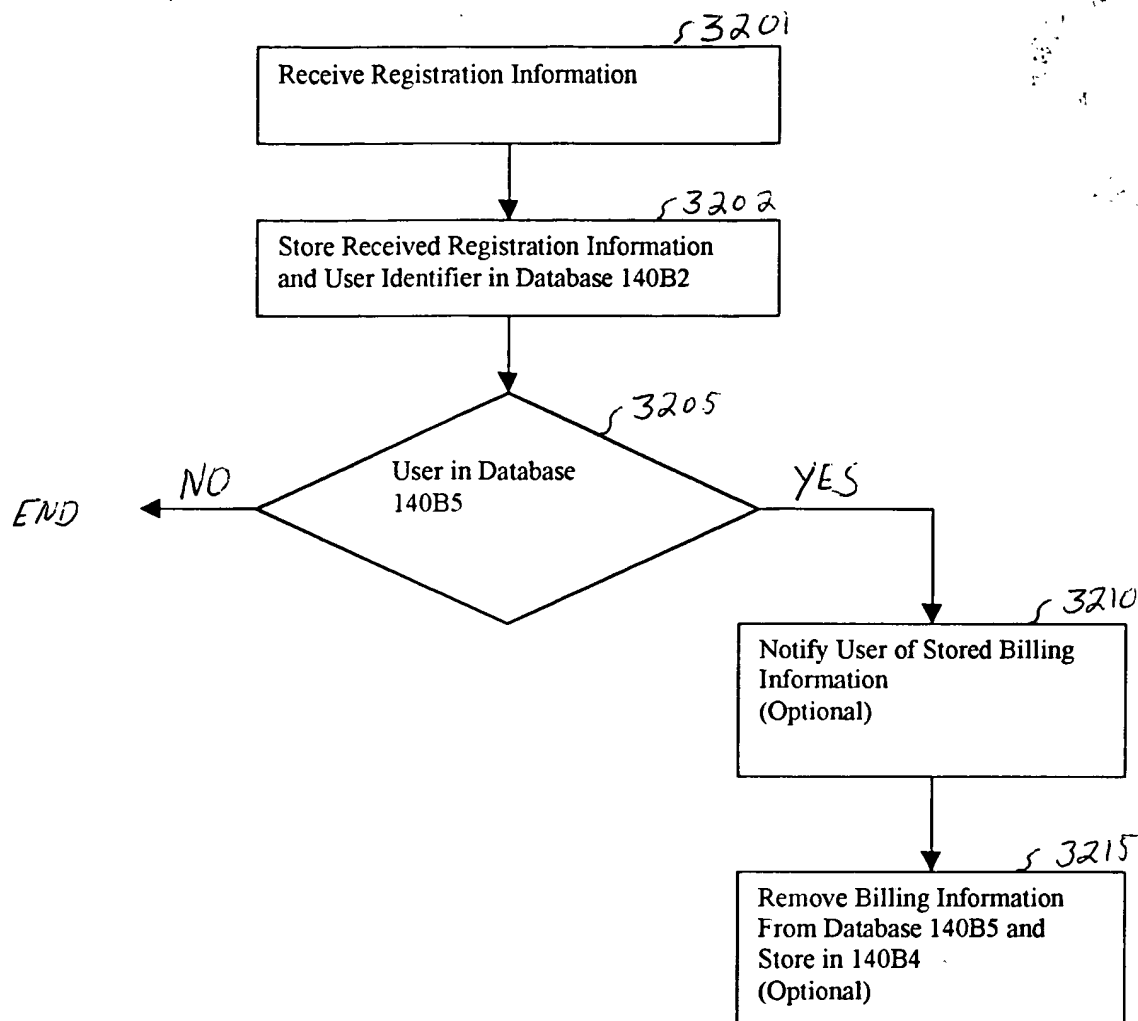


FIGURE 32